



FINANCIAL ASSISTANCE AVAILABLE FOR MANITOBA FARMERS

Information Update

DATE: March, 1989

Government assistance programs for the agricultural producer are numerous and constantly changing. These programs take various forms. This update lists financial assistance programs currently available to the agricultural producers of this province. Each financial assistance program is briefly described, outlining eligibility criteria and where to apply.

This publication will be useful to farmers who wish to become aware of the assistance opportunities available or who wish to determine their eligibility for programs offered. Every effort has been made to ensure accuracy as of March, 1989. Because of continual changes that are taking place with respect to these programs, the details are subject to change at any time. Further details and current information should be obtained from the agencies accepting applications.

This publication will be revised and updated annually.

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FOR FURTHER INFORMATION SEE YOUR LOCAL MANITOBA AGRICULTURE OFFICE.

FINANCIAL ASSISTANCE PROGRAMS AVAILABLE TO MANITOBA FARMERS

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<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
I. AGRICULTURAL CREDIT PROGRAMS			
A. Provincial			
1. Direct Long Term Loans - for land, livestock, machinery, permanent improvements and debt consolidation.	Maximum of \$200,000 for up to 30 years up to 80% of value of land and 80% of livestock and equipment. Normally, loans are structured with terms that coincide with the life of the assets taken as security. Interest rate is 0.5% over monthly cost of financing to the Province.	A Canadian citizen or landed immigrant residing in Manitoba or will be after the loan, 18 years of age or over, principally occupied in farming or will be after the loan, with a net worth of up to \$185,000.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl, 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204) 947-3244 (or 16 Field Offices)
2. Direct Intermediate Term Loans - for land, machinery, livestock and permanent improvements.	Maximum of \$60,000 up to 80% of value of land and 80% of livestock and 65% of machinery. Repayment period is up to 10 years. Interest is 0.5% over the monthly cost of financing to the Province.	A Canadian citizen or landed immigrant residing in Manitoba or will be after the loan, 18 years of age or over, principally occupied in farming or will be after the loan, with a net worth of up to \$185,000.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl, 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204) 947-3244 (or 16 Field Offices)
3. Young Farmers Interest Rebate - to expand or reorganize farming activities.	Maximum 4% rebate applies to first \$50,000 loaned for first 5 years of loan. Rebate is reduced or eliminated by late payments.	For farmers between 18 and 39 years of age inclusive, who obtain a Direct Long Term Loan or a specific Comprehensive Guaranteed Long Term Loan. Cooperatives, corporations and partnerships are eligible for one rebate where at least one partner or shareholder would be eligible if he/she applied as an individual for an MACC loan.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl, 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204) 947-3244 (or 16 Field Offices)
4. Direct Corporate, Cooperative and Partnership Loans - to establish and develop multiple owner farm enterprises for all conventional farming operations, feedlots and vegetable storage facilities.	Maximum of 70% of appraised value of securities. Interest is 0.5% over the monthly cost of financing to the Province. Producer Boards established under Part II of the National Products Marketing Act are eligible for Performance Bonds.	Cooperatives, corporations, partnerships and Producer Boards are eligible.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl, 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204) 947-3244 (or 16 Field Offices)
5. Specific Comprehensive Guaranteed Loans - for land, livestock, machinery, permanent improvements, debt consolidation and operating capital.	Maximum of \$300,000 over 31 years. Interest rate may not exceed prime plus 1% for loans.	A Canadian citizen or landed immigrant residing in Manitoba 18 years of age and principally occupied in farming. Equity in farming operating of not less than 10% and not more than 40%.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl, 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204) 947-3244 (or 16 Field Offices)
6. Stocker Program - to retain stocker calves in Manitoba.	Farmer agrees to feed steer stocker calves purchased by MACC. Calves may be sold up to 14 mths after purchase. Stocker agreements may not exceed 300 head or \$60,000 per farmer. Interest rate is the same as that set for intermediate term loans.	Manitoba residents 18 years of age or over who have feed and facilities to raise calves. Principally occupied in farming or will be after the loan, with a net worth of up to \$185,000.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl, 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204) 947-3244 (or 16 Field Offices)

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
7. Guaranteed Operating Loan - to guarantee <u>new</u> lines of credit made to farmers by lending institutions for operating expenses.	The loan guarantee cannot exceed \$150,000 - 1 or 2 operators, \$200,000 - 3 or more operators. Loans to corporations based on number of shareholders; eg. 2 shareholders = \$150,000. Repayable annually or at the completion of a production cycle. Interest rate may not exceed prime plus 1%. MACC guarantees 12.5% of aggregate total guaranteed to each lending institution. Program maximum of \$100,000,000 to all lending institutions. Expiry date is December 31, 1991.	A Canadian citizen or landed immigrant residing in Manitoba, 18 years of age or over and principally occupied in farming. Equity in the farming operation of not less than 20% at the time of loan approval.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl, 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204) 947-3244 (or 16 Field Offices)
8. Comprehensive Refinancing Program For Farmers - provides comprehensive refinancing for farmers including younger producers and those in financial distress.	MACC will provide debt consolidation loans to farmers of up to \$200,000. The interest rate on the loan will be 9 3/4% for five years. The interest rate on the loan after the five-year period will be regular MACC rate at the time the loan was made.	To qualify, an individual must: 1) Be a resident of Manitoba. 2) Be a full-time farmer, with net worth under \$185,000. 3) Have demonstrated management ability. 4) Be in financial difficulty and require the loan in order to sustain the farm operation. 5) Develop a plan for recovery, which enables the farm operation to service the refinanced loan. 6) Loan disbursement conditional on applicant being able to obtain an adequate operating line of credit. The program is also available to partnerships and small farm corporations that are in financial difficulty.	MACC Field Representative or Manitoba Agriculture Farm Management Specialist in the area.
9. Part-Time Farmer Loan Program - to provide loan assistance to part-time farmers who intend to become full-time farmers.	Provides long-term and intermediate term loans. Maximum of \$200,000 for up to 30 years up to 80% of value of land and 80% of livestock and equipment. A maximum of \$60,000 of the \$200,000 may be used for intermediate term loans (10 years or less). Interest rate is 0.5% over monthly cost of financing to the Province. Loans will not be eligible for the Young Farmer Rebate until they become a full-time farmer.	Must be 18 years of age or over and a Canadian citizen or landed immigrant residing in Manitoba for at least 3 years. Net worth cannot exceed \$185,000 at the time of application. Off-farm income must be less than \$35,000 for the applicant and \$50,000 combined with spousal income. The applicant must demonstrate competence and submit a farm plan showing an intention to become a full-time farmer within 10 years. Minimum projected annual gross farm income for the first full production cycle must be \$10,000 or 20% of principal amount of loan, whichever is greater.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl, 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204) 947-3244 (or 16 Field Offices)

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
10. MACC Loans to Farmers Enrolled on the Manitoba Beef Stabilization and Marketing Plan			
Plan 1 - Cash Advances - for Manitoba beef producers who desire to raise their calves, on the farm to a stocker or slaughter weight.	The maximum upper limit is \$60,000 per producer for Plans 1 through 3 inclusive. The contract term under Plan 1 is up to 14 months or upon sale of animals whichever occurs first. The maximum number of calves eligible is limited to 80% of the number of cows enrolled with the Manitoba Beef Commission of which 65% must be steer calves. Maximum advance per calf: 400 - 600 lbs. = \$300 over 600 lbs. = \$400 The interest rate shall be fixed for the term of the loans and set in accordance with the prevailing MACC rate.	A Canadian citizen or landed immigrant residing in Manitoba 18 years of age or over and principally occupied in farming enrolled in the Manitoba Beef Stabilization and Marketing Plan. Must have the facilities, inventory and/or financial resources to raise beef calves to a stocker or slaughter weight.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl, 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204) 947-3244 (or 16 Field Offices)
Plan 2 - Custom Feeding Loan - for Manitoba beef producers who desire to finish their calves in a custom feedlot.	The maximum upper limit is \$60,000 per producer for participation in Plans 1 through 3 inclusive. The contract term under Plan 2 is up to 14 months or upon sale of animals whichever occurs first. The maximum number of calves eligible is limited to 80% of the number of cows enrolled with the Manitoba Beef Commission of which 65% must be steer calves. The loan is advanced in accordance with periodic charges of the custom feedlot. In addition, the producer is eligible to receive an advance of \$200 on every animal over 500 lbs. placed in the feedlot. The interest rate shall be fixed for the term of the loan set in accordance with the prevailing MACC rate.	A Canadian citizen or landed immigrant residing in Manitoba 18 years of age or over and principally occupied in farming enrolled in the Manitoba Beef Stabilization and Marketing Plan. Calves must be finished in a custom feedlot deemed eligible by the Manitoba Beef commission. A satisfactory agreement must be signed between the producer and the custom feedlot.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl, 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204) 947-3244 (or 16 Field Offices)
Plan 3 - Facility and Production Improvement Loans - to erect permanent improvements to buildings and land. To purchase necessary beef production equipment.	The maximum upper limit on loans up to and including 10-year term is \$60,000 per producer in Plans 1 through 3 inclusive. Plan 3 would allow loans of up to \$200,000 for loans amortized 11 to 30 years. The rate of interest is fixed in accordance with the prevailing MACC rate. Term will be set in accordance with the purpose of the loan and the security taken.	A Canadian citizen or landed immigrant residing in Manitoba 18 years of age or over, principally occupied in farming and enrolled in the Manitoba Beef Stabilization and Marketing Plan. Producer must have the management capabilities to implement the production plan on a viable basis.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl, 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204) 947-3244 (or 16 Field Offices)

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
11. Farmstart - to provide guarantees to privately financed mortgages and facilitate the transfer of farms from one generation to the next. - to provide beginning farmers with a low cost mortgage and retiring farmers with a secure income and continued investment in agriculture.	<u>Plan A</u> MACC guarantees to vendor the full amount of the loan for full term up to 20 years. <u>Plan B</u> MACC guarantees to vendor the full amount of the loan for 10 years. At the end of the 10th year, MACC pays out vendor and assumes the mortgage. The guaranteed loan is converted to a MACC direct loan for the remaining amortized period. Interest rate is at MACC's regular rate at time of conversion. Maximum size of loan guarantee is \$200,000. Vendor interest rate must be fixed at least 30% lower than MACC interest rate for similar terms. MACC administration fee is 1/2% of outstanding principal.	Vendor must have personally operated the farm unit being sold. Loan must not exceed 80% of appraised security value.	Field Representative Manitoba Agricultural Credit Corporation 7th Fl, 125 Garry St. Winnipeg, Manitoba R3C 3P2 (204) 947-3244 (or 16 Field Offices)
12. The Family Farm Protection Act Special Fund - to aid farmers with demonstrated production and financial management skills who are in financial difficulty. - to facilitate the establishment of financial agreements between farmers and their creditors.	Up to \$50,000 over a 5-year period is available under 4 programs. The funds are provided for several purposes: 1) Guarantee of loan payments 2) Land lease-back, rental shortfall guarantee 3) Guarantee of security, and 4) Pre-settlement emergency assistance; operating funds during entry into one of the Board's guarantees.	The farmer must apply to the Manitoba Mediation Board for mediation services. The farmer must need the Board's guarantee to obtain a mediated settlement. Must have a potentially viable operation within a reasonable time period. Must be approved by the Manitoba Mediation Board or its designate(s).	Manitoba Mediation Board 600 - 491 Portage Ave Winnipeg, Manitoba R3B 2E4 (204) 945-0357 or 1-800-282-8069 (ask for Manitoba Mediation Board)
B. Federal			
1. Farm Credit Act - to establish viable farm unit. Loan funds may be used to purchase land, breeding stock and equipment, make improvements and pay debts.	Maximum of \$350,000 per qualifying applicant to a maximum of \$600,000 for a group. Interest rate is based on the corporation cost of acquisition of funds.	Borrower must be of legal age, a Canadian citizen or permanent resident and be a full-time farmer or about to become a full-time farmer. Under the "Beginning Farmer" program, applicants must be full-time farmers within 5 years. There is a 3-month interest penalty for prepayment of the loan.	Farm Credit Corporation 400 - 5 Donald Street Winnipeg, Manitoba R3L 2T4 (204) 983-4039 (or one of 8 field offices)
2. Farm Syndicate Credit Act - to provide the financial means for farmers to act cooperatively in overcoming the cost of individual ownership of machinery, buildings and equipment.	Maximum loan is 80% of the cost to a maximum of \$15,000 per member or \$100,000 whichever is the lesser. Repayment period of up to 15 years for buildings and permanently installed equipment, and 7 years for mobile machinery. Interest rate is comparable to 5-year term loans.	A group of 3 or more farmers to act cooperatively in overcoming the cost of individual ownership of machinery, buildings and equipment.	Farm Credit Corporation 400 - 5 Donald Street Winnipeg, Manitoba R3L 2T4 (204) 983-4039 (or one of 8 field offices)

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
3. Shared Risk Mortgage - offers flexibility and minimizes the risk associated with floating interest rates.	Maximum loan of \$350,000 per qualifying applicant to a maximum of \$600,000 for a group. Term of the loan is 6 years. Interest rates are adjusted annually to reflect market trends and FCC shares 1/2 of the increase or decrease. Borrowers are protected by a 2 1/2% interest rate increase ceiling. There is a choice of adjustable or fixed payment options. 1) Adjustable - payments adjusted to reflect change in interest rates. 2) Fixed - payments remain the same over the term and principal outstanding is adjusted to reflect changes in interest rate.	Borrower must be of legal age, a Canadian citizen or permanent resident, having farming as the principal occupation, demonstrate repayment ability and have adequate security. There is a 3-month interest penalty for prepayment of the loan at other than loan anniversary date.	Farm Credit Corporation 400 - 5 Donald Street Winnipeg, Manitoba R3L 2T4 (204) 983-4039 (or one of 8 field offices)
4. Commodity-Based Mortgage Loan - offers loans which are indexed to commodity prices with reduced interest rates. - loan funds may be used to repay conventional FCC mortgage loans and to refinance loans of other institutions.	Maximum amount of financing is 80% of the value of security. The loan limit is \$350,000 per qualifying applicant to a maximum of \$600,000 for a group. Payments are calculated by linking the loan principal, partially to fully to a price index of 1 or 2 major commodities. <u>Full Indexing</u> - available if equity is below 40%. Interest rate is 6% with the principal amount fully-indexed to commodity prices. <u>Partial Indexing</u> - available to farmers with 55% or less equity. Interest rate is the average of 6% and the current 10-year FCC loan rate. The principal amount is adjusted by 1/2 of the percentage change in prices.	Must be an existing FCC client whose loans were approved prior to Feb. 27, 1986. The farming operation must demonstrate potential for profitability. The value of available land and chattels must be sufficient to secure the loan. Refinancing of loans of other institutions is limited to 25% of the total loan. Commodities chosen must be a major enterprise of the farm. The client must annually submit asset and liability and income and expense statements.	Farm Credit Corporation 400 - 5 Donald Street Winnipeg, Manitoba R3L 2T4 (204) 983-4039 (or one of 8 field offices)
5. Farm Improvement and Marketing Cooperative Loans Act - to provide for farm improvements including the purchase of livestock, equipment, machinery and additional land, constructing buildings and fences, and for drainage, irrigation, etc. - to provide for consolidation or refinancing of debts incurred for such purposes.	Maximum loan is \$250,000 for an individual farmer. Maximum loan is \$3,000,000 for a farm products marketing cooperative (upon approval by the Minister). Loans may be used to finance up to 80% of the cost of the item purchased. Repayment period is 15 years for additional land purchases and 10 years for other purposes. Interest rate varies with the prime rate of the chartered banks plus 1%. There is an optional fixed rate for up to 5 years. Rates would be fixed at the prevailing rate at time of loan as follows: 1 year - P + 1 1/4% 2 year - P + 1 1/2% 3 year - P + 1 3/4% 4 year - P + 2% 5 year - P + 2 1/4%	Available to any individual, partnership, corporation or cooperative association that is engaged in farming in Canada, as well as farm products marketing associations (which must be owned solely by farmers and have a minimum membership of 5). Loans must be secured and be made for the purpose as designated on the application. Borrower must provide 20% of the cost of a project from his own resources. A user fee of 0.5% payable to the federal government must be collected by the lender.	Agriculture Canada Farm Improvement Loans Administration Sir John Carling Bldg 930 Carling Avenue Ottawa, Ontario K1A 0C5 (613) 995-5880 or Chartered Banks and Other Designated Lenders

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
II. CROPS, HORTICULTURE AND PASTURE			
1. Waterfowl Damage Fund - compensation for crop loss due to migratory birds which are protected by the International Bird Convention.	If complete crop lost: lesser of crop value of \$54 per acre up to a maximum of \$13,000 per claimant. If partial loss: proportional to percentage damaged or \$54 per acre, whichever is lesser up to \$13,000.	Crops must be inspected when standing, swathed, sheafed or stooked, not threshed. Total damage must be more than \$100.	Local Crop Insurance Offices or Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, Manitoba R1N 3K1 (204) 857-9711
2. Big Game Protection and Damage Compensation Fund - for crop loss or damage caused by deer, elk, moose or black bears.	First claim: 75% of assessed crop value or damage to a maximum of \$7,500 per single claim. Subsequent claims: will be compensated if adequate preventative measures have been adopted.	Available to farmers with damaged crops, feed in storage, storage bins, etc. Total damage must be over \$100. Must first contact a Natural Resources Officer to inspect damage. Crop Insurance Adjuster is then contracted to assess extent of damage.	Local Conservation Officer Natural Resources 54 District Offices or Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, Manitoba R1N 3K1 (204) 857-9711
3. Assistance to Horticultural Societies and Shows	Membership grants of \$0.50 per member up to 400 members. Horticultural show grants equal to 65% of actual prize money paid out on annual horticultural show or exhibition.	Horticultural Societies paid on membership confirmation. Based on application for show grants to the Horticulture Section.	Secretary Manitoba Horticultural Association c/o Soils & Crops Br. 908 - 401 York Avenue Winnipeg, Manitoba R3C 0P8 (204) 945-3818
4. Community Pasture Program (Manitoba-Canada Agreement) - provide off-farm grazing.	Pasture services at cost.	Livestock producers.	P.F.R.A. Pasture Coordinator Agricultural Crown Lands Branch 1495 St. James Street Winnipeg, Manitoba R3H 0W9 (204) 945-6752 or local P.F.R.A. community pasture office.

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
5. Advance Payment for Crops Act - to assist farmers producing storable crops (such as flax, canola, corn, potatoes, rutabagas, onions and honey) to improve timing of sales to their own advantage. - Crops that need to be frozen or aseptically processed in order to be stored for an extended period are now eligible. These crops can be sliced, pureed or packaged as a whole or concentrated. No other ingredient may be added and no multiple products can result. The main crops here are cherries, blueberries, grapes and tomatoes.	Interest-free cash advances on stored crops of up to \$30,000 for an individual and \$60,000 for a corporation, partnership, business enterprise or cooperative of 2 shareholders, partners or members. If there are 3 or more shareholders, partners or members, maximum is increased to \$90,000. The maximum advance includes any advances taken under the Prairie Grain Advance Payment Act.	Applications can be completed immediately after harvest. The crop year normally begins in August and is designated as a 12-month period. Producers must grow their own crop, be financially solvent and associated with a producer group related to that crop. Credit checks are performed for farmers receiving advances over \$30,000.	Those companies, agencies, associations, producer groups who have applied for funds through the Advance Payment for Crops Act. For flax, canola, sunflowers and corn apply to companies that handle these crops. For potatoes, rutabagas and onions, apply to the Manitoba Vegetable Producers Marketing Board or Keystone Vegetable Producers Association Inc. For honey, apply with the Manitoba Co-operative Honey Producers Ltd (if a member) or the Manitoba Honey Producers Marketing Board.
6. Prairie Grain Advance Payment Act - to provide cash to producers who could not deliver their wheat and barley because of congestion in country elevator facilities.	Interest-free cash advances for wheat and barley or up to \$30,000 per producer, \$60,000 per corporation or partnership. (\$90,000 if 3 or more shareholders or partners). The maximum advance includes any advances taken under the Advance Payment for Crops Act. Advances are on stored grain for farmers without delivery opportunities.	Grain must be delivered against the cash advance when quotas or contracts enable them to deliver. If the producer elects to repay the advance other than by deductions from the sale of wheat or barley, interest will be assessed on the value of such refunds that collectively exceed \$500.	Local elevator agent.
7. National Tripartite Price Stabilization Plan for White Pea Beans and Other Dry Edible Beans - a voluntary insurance plan designed to enable participating producers to improve their income stability by offering a support price for beans.	The national support price is determined at the end of each year and is based on cash costs plus a guaranteed margin. Payments are triggered when the national average price falls below the support price. Under normal conditions, 1/3 of the total premium is paid by the producer, 1/3 by the provincial government and 1/3 by the federal government.	Individuals, partnerships, corporations and cooperatives are eligible provided that at least 50% of their beneficial ownership is held by Canadian citizens or permanent residents of Canada. Once in the plan, a producer is required to pay premiums on all dry edible beans sold.	Manitoba Agriculture 903 - 401 York Avenue Winnipeg, Manitoba R3C 0P8 (204) 945-3496

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
8. National Tripartite Price Stabilization Program for Sugar Beets - a voluntary insurance plan designed to enable participating producers to improve their income stability by offering a support price for sugar beets.	The national support price is determined at the end of each year and is based on cash costs plus a percentage of historic market prices adjusted for inflation. Payments are triggered when the national average price falls below the support price. Under normal conditions 1/3 of the total premium is paid by the producer, 1/3 by the provincial government and 1/3 by the federal government.	Individuals, partnerships, corporations and cooperatives are eligible provided that at least 50% of their beneficial ownership is held by Canadian citizens or permanent residents of Canada. Once in the plan, a producer is required to pay premiums on all sugar beets sold. Premiums are deducted by the Manitoba Sugar Co. from settlement cheques.	Manitoba Agriculture 903 - 401 York Avenue Winnipeg, Manitoba R3C 0P8 (204) 945-3496
9. Canada-Manitoba Crop Insurance Program - to offer farmers a voluntary program of financial protection against crop loss due to natural hazards. - to provide insurance coverage for much of the cash costs of the seeded crop.	Crop insurance is available for most field crops and forage seed crops for uncontrollable natural hazards. Crop losses due to neglect or poor farming practices are not an insurable cause of loss. Coverage depends on the farm's soil productivity zone. For most crops it is 70% of the 15-year average yield for the soil type. Spring wheat coverage is based on 25-year average yields with productivity adjustments. Sugar beet and potato coverage is 80% of producer's own 10-year average yield. The premiums are funded 50% by the farmer and 50% by the federal government. All administration costs are funded by the Manitoba Government. Other options available are unseeded acreage insurance, seedling establishment option, hail spot loss and additional hail insurance.	All farm operators and landlords on a crop share are eligible for a contract. An applicant must be financially independent of all other insured farmers. Partnership contracts are issued to farmers who farm land together and who share production from the insured land. Application for all-risk insurance, the hail spot loss option or changes in insured crops must be made by April 30. August 31 is the deadline for insuring fall seeded crops, pedigreed alfalfa and timothy seed, cultivated forage for hay production, and selecting unseeded acreage insurance.	Local Crop Insurance Offices or Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street W. Portage la Prairie, Manitoba R1N 3K1 (204) 857-9111

III. LIVESTOCK

A. Disease Compensation

1. Tuberculosis/Brucellosis Compensation Program - compensation and advisory assistance for animals that have to be destroyed because of these diseases.	Compensation is paid on the following basis: Grade Beef Cattle up to \$1,000 Grade Dairy Cattle up to \$1,200 Purebred Beef Cattle up to \$1,500 Purebred Dairy Cattle up to \$1,800 This compensation is made up of a combination of the salvage value of the carcass plus a government grant. If the salvage value of the carcass is more than the specific allocation, no additional government grant is made.	Available to farmers with livestock contacting tuberculosis or brucellosis. Disease must be confirmed by a meat inspector or federal veterinarian. Routine examinations are done at auction sales and packing plants.	Veterinarian Inspection Directorate Agriculture Canada 613 - 269 Main Street Winnipeg, Manitoba R3C 1B2 (204) 983-2203
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<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
2. Rabies Indemnity - compensation for animals that have to be destroyed because of rabies.	Federal-Provincial cost shared (40:60) indemnity up to a maximum of \$1,000 for cattle, \$500 for horses and \$200 for swine, sheep or goats which die from rabies.	On livestock lost because of rabies infection provided the suspected case is reported early in the sickness, confirmed rabid by a federal veterinarian.	Veterinarian Inspection Directorate Agriculture Canada 613 - 269 Main Street Winnipeg, Manitoba R3C 1B2 (204) 983-2203
3. Swamp Fever of Horses (Equine Infectious Anemia) - compensation for horses that have to be destroyed because of swamp fever.	Maximum payment of \$200 per head, plus salvage value of the animal.	Diagnosis of swamp fever is done by the use of Coggin's test and the result is confirmed by a federal veterinarian.	Veterinarian Inspection Directorate Agriculture Canada 613 - 269 Main Street Winnipeg, Manitoba R3C 1B2 (204) 983-2203
4. Newcastle Disease in Poultry - compensation for losses of poultry that die from Newcastle Disease.	Compensation for losses of birds and eggs is based on the market value as determined by an inspector.	Available to farmers whose poultry is infected with Newcastle Disease.	Veterinarian Inspection Directorate Agriculture Canada 613 - 269 Main Street Winnipeg, Manitoba R3C 1B2 (204) 983-2203
5. Anthrax Indemnification Program - compensation to reduce the losses of a farmer whose animals die from this disease.	The payment for cattle, sheep, swine and goats which die of this disease is the market value subject to limits of \$500 for cattle, \$350 for horses and \$100 for sheep, swine and goats. As well, free vaccination is provided to treat the herd.	Farmers with confirmed cases of Anthrax in their herds. Confirmation must be done by a federal veterinarian.	Veterinarian Inspection Directorate Agriculture Canada 613 - 269 Main Street Winnipeg, Manitoba R3C 1B2 (204) 983-2203
B. Honeybees			
1. Bear Fence Program - to protect bee yards from bear damage.	Grants of \$100 for an electric bear fence up to a maximum of 10 grants per year (\$1,000) per producer.	Available to beekeepers. Payable upon site inspection and approval of conservation officer.	Local Conservation Officer Natural Resources 54 District Offices or Phone: Don Dixon Provincial Apiarist (240) 945-3861
2. Bear Damage to Bee Hive Equipment Compensation Program	Compensation of up to 75% for damaged equipment and colonies and lost honey. Maximum of \$7,500 per claim.	Available to beekeepers. Payable upon inspection and approval by conservation officer. Available once per site. If recommended preventative measures are instituted, subsequent protection is provided.	Local Conservation Officer Natural Resources 54 District Offices or Phone: Don Dixon Provincial Apiarist (240) 945-3861

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>								
3. Canada-Manitoba Honey Insurance Program - to offer beekeepers a voluntary program of insurance coverage against loss of honey production due to natural hazards.	Coverage is assigned by: 1) Individual basis when individual production records are available. 2) Provincial basis when no individual production records are available. 3) Combination of individual and provincial records when individual long term average yield can't be determined. Provincial average yield is 70 kg per colony and coverage is 49 kg per colony. Individual basis coverage is 70% of long term average yields (up to 10 years). Two dollar coverage and premium levels are available: <table><tr><td>Dollar Coverage</td><td>Producer Coverage</td></tr><tr><td>Per Kg</td><td>Per Colony</td></tr><tr><td>\$0.90</td><td>\$1.28</td></tr><tr><td>\$0.80</td><td>\$1.14</td></tr></table> Premiums are funded 50% by producer and 50% by the federal government. All administration costs are funded by the Manitoba Government.	Dollar Coverage	Producer Coverage	Per Kg	Per Colony	\$0.90	\$1.28	\$0.80	\$1.14	Producers must be registered with Manitoba Agriculture as required by the Bee Act. Producers must operate 50 or more colonies. Application for honey insurance or changing coverage levels must be completed by April 30. June 30 will be the final date for submitting a producing colonies report.	Local Crop Insurance Offices or Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, Manitoba R1N 3K1 (204) 857-9111
Dollar Coverage	Producer Coverage										
Per Kg	Per Colony										
\$0.90	\$1.28										
\$0.80	\$1.14										
C. Beef											
1. Beef Stabilization and Marketing Plan - improve income stability and profitability for participating producers through a provincial/producer funded voluntary ongoing program.	Participants may market and receive stabilization coverage on calves, feeders, or slaughter animals, with three levels of coverage and premium rates in each class to choose from.	Producers eligible to participate in the Plan are those who: own and operate a beef production unit on owned or leased property situated in Manitoba and who reside in Manitoba; and whose principal occupation is farming, without excluding those who supplement their income from other sources.	Manitoba Beef Commission 1135-444 St. Mary Ave Winnipeg, Manitoba R3C 3T1 (204) 945-4161								
The MBSP is being phased out. No new applications are being accepted.											
2. National Tripartite Price Stabilization Program - for feeder calves, feeder cattle and slaughter cattle. - to provide stop-loss price support to cattle producers through a voluntary insurance program.	Participants may choose to insure the cow/calf feeder cattle or slaughter cattle segments of the farm operation. Support payments are based on national average support levels and market prices. The administration is paid by the federal and provincial governments over and above their premium contributions.	All cattle producers who are Canadian citizens or permanent residents of Canada are eligible to join. Partnerships, corporations and cooperatives are eligible provided at least 50% of their ownership is held by Canadian citizens or permanent residents. Premiums must be paid up front on all eligible cattle owned by an enrolled producer.	Manitoba Agriculture 903 - 401 York Avenue Winnipeg, Manitoba R3C 0P8 1-800-782-7864								

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
D. Dairy			
1. Dairy Herd Improvement Association Grant - to expire on May 31, 1989	Assistance of \$1 per cow per year plus \$0.75 per herd mile.	Available to associations.	M.S. Fraser, D.H.I.A. Fieldman Animal Industry Br. Agricultural Services Complex University of Manitoba Winnipeg, Manitoba R3T 2N2 (204) 945-7664 or your local Dairy Herd Improvement Association
E. Swine			
1. National Tripartite Price Stabilization Scheme - a voluntary insurance plan designed to enable participating producers to improve their income stability by offering a support price for market hogs based on a guaranteed margin.	The national support price is determined at the end of each quarter and is based on the cash cost plus a guaranteed margin as indicated by the model. Payments are triggered whenever the quarterly average price is below the support price. The total premium for the plan is approximately 7.5% of expected market value. Producers, provincial and federal governments each pay 2.5% of the expected market value. Premiums will be deducted by the MHPMB from producer sales receipts. The administration is paid by the federal and provincial governments over and above their premium contributions.	All hog producers who are Canadian citizens or permanent residents of Canada are eligible to join. Partnerships, corporations and cooperatives are eligible provided at least 50% of their ownership is held by Canadian citizens or permanent residents. A total of 2,000 hogs/quarter can be insured or 8,000 hogs/year. If sales are less than 2,000/quarter the balance may be carried forward to the next quarter. Starting October, 1989 all maximum limits are being removed. Hogs must grade index 81 or above to qualify for a stabilization payments. A producer must have owned the hogs at least 60 days before marketing.	Manitoba Hog Producers Marketing Board 750 Marion Street Winnipeg, Manitoba R2J 0K4 (204) 233-4991
F. Other			
1. Livestock Feed Security Program - to provide insurance against inadequate livestock feed supplies caused by natural disasters.	Coverage is provided in dollars per animal for losses in hay production due to natural hazards. Payouts are triggered when forage yields, in a producer's municipality, are lower than 70% or 80% of the 10-year average. The federal government and participating producers each pay 50% of the premium. The Government of Manitoba pays administrative costs. Dollar Coverage Levels - <u>Cows, Bulls, PMU Horses & Bison:</u> \$60 min - \$200 max/animal. <u>Steers & Heifers:</u> \$60 min - \$120 max/animal. <u>Sheep & Goats:</u> \$20 min - \$60 max/animal.	All livestock producers who are overwintering eligible livestock will be able to obtain insurance for feed supplies. Producers pay a premium of 6% or 9% of selected coverage level. Eligible livestock: <u>Cows</u> - must have calved once or be a pregnant heifer to calve before Nov. 30 of coverage year. <u>Bulls</u> - breeding age Nov. 30 of coverage year. <u>PMU Horses</u> - stallions and pregnant mares. <u>Bison</u> - all to be overwintered. <u>Steers & Heifers</u> - over 400 lbs by Nov. 30. <u>Sheep & Goats</u> - all to be overwintered. March 31 is the final date for application and changes.	Local Crop Insurance Offices or Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street W. Portage la Prairie, Manitoba R1N 3K1 (204) 857-9111

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
2. Livestock and Livestock Product Exhibits - provides support to producers in exhibiting livestock (and seed in the case of crop producers) at the Toronto Royal Exhibition.	Transportation is provided for eligible livestock and seed. Assistance provided is subject to budget limitations with 75% paid by the federal and 25% paid by the Manitoba governments.	Livestock (and crop) exhibitors.	Assistant Superintendent Agricultural Societies Technical Services & Training Branch 810 - 401 York Avenue Winnipeg, Manitoba R3C 0P8 (204) 945-4524
3. National Tripartite Price Stabilization Scheme for Lambs - a voluntary insurance plan designed to enable participating producers to improve their income stability by offering a support price for lambs.	The national support price is determined at the end of each quarter and is based on a percentage of the 10-year average market price adjusted for inflation. Payments are triggered when the national price falls below the support price. Under normal conditions, 1/3 of the total premium is paid by the producer, 1/3 by the provincial government and 1/3 by the federal government.	Individuals, partnerships, corporations and cooperatives are eligible provided that at least 50% of their beneficial ownership is held by Canadian citizens or permanent residents of Canada. There are two options in the plan: 1) ewe flock, and 2) home raised lamb.	Manitoba Agriculture 903 - 401 York Avenue Winnipeg, Manitoba R3C 0P8 (204) 945-3496
IV. WATER DEVELOPMENT			
1. P.F.R.A. Rural Water Development Program - to provide technical and financial assistance to bona fide farmers and ranchers for the development of on-farm water sources.	Financial assistance will be provided on the basis of 1/3 of eligible costs of specified unit prices (whichever is less) to the maximums stated below. Where water is transported by pipeline from a source remote (150 metres or more) from the farmstead, the intake works and pipeline are considered part of the project costs. Pumps and power equipment are not eligible items. As detailed below, unit prices will be applied for some items or work or material. Unit Price Maximums: <u>Earthwork</u> \$0.29 per cubic metre (\$0.22 per cubic yard) <u>Materials</u> - 1/3 of the cost of approved materials. Unit prices are effective April 1, 1989. Consult local offices for details.	1) Must be a bona fide farmer or rancher, (recognized as such for income tax purposes) and the project must be located on a bona fide farm or ranch. Individuals whose major source of income is not farming, and who carry out "minor farming activities" with no reasonable expectation of profit, are not eligible . 2) Prior to any development being undertaken, application must be made to PFRA on appropriate application form, or by personally contacting one of the PFRA Soil & Water Conservation Service offices. Failure to comply with this requirement could result in prospective recipients being ineligible for a contribution. 3) Projects must be constructed according to established standards and specifications provided by PFRA and various provincial government agencies. 4) Projects requiring authorization by provincial Water Rights Branch must be approved prior to any contribution being recommended.	Apply to P.F.R.A. Soil and Water Conservation Service offices located in: Brandon, Manitoba (204) 726-7584 Dauphin, Manitoba (204) 638-6108 Morden, Manitoba (204) 822-4078

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
2. Individual Stockwatering Dams, Dugouts and Other Source Developments	Financial assistance will be provided on the basis of 1/3 of eligible costs or specified unit prices (whichever is less) to a maximum of \$1,650 per stockwatering dam, dugout or other source development.	Dugouts will be at least 2,000 cubic metres in size to qualify for a financial contribution. The dugout must have a minimum depth of 4.0 metres for pasture use and 4.5 metres for dugouts used as a year-round supply (ie. farmstead supply). Eligible costs include earthwork, pipeline installation, rock, sand, gravel, concrete, culverts, water control gates, plastic pipe, or any other approved material used in construction of the project.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204) 726-7584 Dauphin, Manitoba (204) 638-6108 Morden, Manitoba (204) 822-4078
3. Individual Farm Wells	<u>Small Diameter Wells</u> (normally rotary, cable-tool or jetted) One-third of eligible costs of \$23 per metre (\$7 per foot) of cased depth (including length of screen) whichever is less. <u>Large Diameter Wells</u> (normally bored or excavated) One-third of eligible costs or \$54 per metre (\$16.46 per foot) of cribbed depth plus 1/3 of the cost of a large diameter screen, whichever is less.	The maximum contribution for any one well will be \$1,650. Eligible costs include cribbing, casting, screens, development, pump testing, etc. but does not include pumps, power or any other equipment used to draw water from the well. Applicants must produce an invoice fully detailing the work along with a copy of the drillers log.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204) 726-7584 Dauphin, Manitoba (204) 638-6108 Morden, Manitoba (204) 822-4078
4. Individual and Neighbour Irrigation Projects	Financial assistance will be provided on the basis of 1/3 of eligible costs or specified unit prices (whichever is less) to a maximum of \$2,200 per project. Eligible costs include earthwork, rock, sand, gravel, concrete, culverts, water control structures, aluminum or plastic pipe, sprinkler equipment, pumps, motors, or any other approved material or equipment. Where two or more farmers jointly develop an irrigation project, the total financial assistance per project will be based on unit prices or 1/3 of eligible costs, whichever is less, to a maximum of \$2,200 per applicant.	Applicants for contributions are required to present invoices for materials or services, and if applicable, Well Driller's Log or Report are to be included as eligible costs for purposes of calculating contributions.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204) 726-7584 Dauphin, Manitoba (204) 638-6108 Morden, Manitoba (204) 822-4078
5. Group Projects	Subject to the availability of funds and departmental approval, financial and technical assistance will be available to groups of bona fide farmers and ranchers (five or more) in Manitoba, for the development of water sources for domestic, livestock or irrigation uses. Contributions for approved projects will be based on 50% of eligible costs.	Available to bona fide farmers and ranchers for the development of group water sources. Technical assistance is provided at no charge to locate, investigate, survey, design and inspect water source development projects and irrigation projects. Eligible projects will include any type of source development and the conveyance works to the point of use, but will exclude land and treatment or distribution works. Shareable costs include all services, materials and labour required for the development of water sources.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204) 726-7584 Dauphin, Manitoba (204) 638-6108 Morden, Manitoba (204) 822-4078

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
6. Provincial Irrigation Assistance Program - to defray the costs associated with the planning and startup stages of an irrigation project.	A one-time grant of 30% of eligible costs to a maximum of \$2,000. Eligible costs are irrigation related expenses, such as ground water investigation and equipment purchases. Applicants are required to present invoices for material or services. This grant may be overlapped with the corresponding PFRA program in any individual irrigation project.	Must be a bona fide farmer and: 1) A soil investigation must be done by Manitoba Agriculture (\$100 fee). 2) A Water Rights License is required. 3) Water quality must be suitable for irrigation.	Water Management Specialist Manitoba Agriculture 915 - 401 York Avenue Winnipeg, Manitoba R3C 0P8 (204) 945-1926
7. Farm Water Source Development - to assist individual farmers to develop a satisfactory off-farmstead water source to meet farming needs.	Financial assistance is provided on approved designs on the basis of 30% of eligible costs not shared by PFRA. Each farm is eligible for only one rebate.	1) The applicant must be a bona fide farmer. 2) Water source must be located outside the farmstead (500 ft. or more) and be adequate to meet farming needs. 3) Abnormal costs must be encountered. 4) <u>Design approval is required prior to construction to ensure eligibility for financial assistance.</u> 5) Applicant is required to construct project according to established standards and procedures.	Farmers can apply for assistance through their local Agricultural Offices or contact the District Farmwater Source Technologist as follows: 1) Wes Friesen 27 - 2nd Ave. S.W. Dauphin, Manitoba R7M 3E5 (204) 638-9111 2) Elwyn McFeetors Box 1059 2022 Currie Blvd. Brandon, Manitoba R7A 6A3 (204) 726-6078 3) Bob Toma Box 667 Carman, Manitoba R0G 0J0 (204) 745-2005 4) Murcel Kluge 20 First Street S. Beausejour, MB R0E 0C0 (204) 268-1411
8. Agricultural Area Water Pipeline - provides assistance to local government or legally incorporated groups of five or more individuals who have obtained permission from the local government to install pipelines for transporting water from a known supply into water short areas.	Financial assistance of 30% of eligible costs in excess of any P.F.R.A. contributions. Eligible costs include: - Pipeline material and installation. - Right-of-Way and easements. - Engineering fees. - Co-op Development will provide assistance in the setting up and development of Co-operatives.	If the local government is not involved, the group of individuals applying for assistance must become legally incorporated. Prior approval of plans must be obtained from Environmental Workplace Safety and Health. System must be designed by a qualified Professional Engineer. All Right-of-Ways and easements must be in accordance with established standards and procedures.	A letter of request should be sent with a resolution requesting technical and financial assistance from both P.F.R.A. and M.W.S.B. to: The Manitoba Water Services Board Box 1059 2022 Currie Blvd. Brandon, Manitoba R7A 6A3 (204) 726-6076 P.F.R.A. Box 275 Brandon, Manitoba R7A 5Z2 (204) 726-7584

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
V. OTHER			
1. Child Related Income Support Program (CRISP) - to provide financial assistance to low income families to assist them with the cost of raising children.	Eligible families receive cash benefits each month based on the number of children in the family, total family income and family assets. The maximum benefit that can be received is \$30 per month or \$360 per year for each eligible child. Benefits begin from the month in which the application is received. New benefit years begin July 1 and an application is required for each benefit year.	Eligibility criteria is based on family income and level of net assets. Family assets excluding the principal residence, furnishings and family vehicle must have a net value of less than \$200,000. The amount of CRISP benefit depends upon the previous calendar year's total family income. Calculations for income eligibility do not include CCA or the value of livestock as expenses. Other criteria - must live in Manitoba and have a valid Manitoba Health Services card which includes dependants in your care. You must be supporting a child or children under 18 years of age for who you are receiving Family Allowance payment.	For information re: income eligibility levels, program information and applications call toll free: 1-800-282-8073 or write to: Child Related Income Support Program Office 300 - 294 Portage Ave Winnipeg, Manitoba R3C 4K3
2. 55 Plus - is an income supplement to low income Manitobans who are 55 years of age and over.	Single person - Maximum benefits of \$106.50 are paid quarterly if income is \$8,489.64* or less. Partial benefits are calculated for those with income between \$8,489.65 and \$9,257.64. Married person - Maximum benefits of \$114.40 paid quarterly if family income is \$13,764.24* or less. Partial benefits are calculated for those with a family income between \$13,764.25 and \$15,396.24. * per annum	Must be 55 years of age or older. Must reside in Manitoba and have a valid Manitoba Health Services Registration Number. If you are married and your spouse is either under 55 or over 65 you may still be eligible for benefits. Income is based on previous calendar year's income. If you are receiving Old Age Security Program benefits, your eligibility for the Provincial 55 Plus benefits is automatically determined.	For information call toll free: 1-800-282-8073 or write to: 55 Plus - A Manitoba Income Supplement 300 - 294 Portage Ave Winnipeg, Manitoba R3C 4K3
3. Canadian Rural Transition Program - provides funding, job counselling and training opportunities to assist farm families in making the transition out of farming into other employment.	1) Transition grant - \$2,000 per family plus an allowance for dependents for first month following approval to cover cost of living and shelter. Additional living allowances may be available depending on circumstances. 2) Training assistance for job related training. 3) Relocation assistance to obtain a job. 4) Self-employment grant of \$180/week for up to a maximum of 52 weeks to start a new non-farm business. 5) Career, job and personal counselling is available. 6) Partial wage reimbursement for up to a 40-hour week for a period of up to 52 weeks for employers hiring approved farm family members.	Must have operated a commercial farm business. Have left (since Jan. 1, 1985) or will be leaving farming for financial reasons with no permanent full-time employment. Must be legally entitled to work in Canada, seeking employment and not receiving unemployment insurance benefits.	Applications are available and may be submitted at: - FCC offices - Agriculture Canada's Development office in Winnipeg - Agricultural Employment Services offices - Local Canada Employment Centres - Westarc - Manitoba Agriculture offices. The mailing address and telephone numbers are available by calling toll-free: 1-800-282-8060

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
4. Federal Excise Tax Refund on Gasoline	Excise tax on 1.5¢/litre is refundable.	Available to farmers using gasoline in their farming operation. Claim may be submitted at 6-month intervals for periods ending December 31 and June 30 or when the tax claimable amounts to \$200, subject to a maximum of 1 claim per month.	Excise Branch Revenue Canada Box 1022 410 - 391 York Ave. Winnipeg, Manitoba R3C 2W2 (204) 983-4016
5. Federal Fuel Tax Rebate	A rebate of 8.5¢/litre on gasoline and 7.5¢/on diesel purchased for <u>off-highway</u> use in commercial activities between December 1, 1984 and December 31, 1989. The new rebate is in addition to the 1.5¢/litre excise tax refund for gasoline.	Available to individual producers using fuel for farming operations. Applications for refunds must be made within 2 years of the date of purchase of the fuel. Individual producers can obtain a permit number to allow bulk fuel dealers to deduct the tax off current purchases.	Excise Branch Revenue Canada Box 1022 410 - 391 York Ave. Winnipeg, Manitoba R3C 2W2 (204) 983-4016
6. The Manitoba Retail Sales Tax Act - to provide farmers with production inputs without payment of sales tax.	Entitlement to purchase machinery apparatus and parts, for use directly in the manufacture or production of goods without payment of sales tax.	Farmers who are producers of unconditionally exempt products. The Farm-Use Certificate, where applicable, is required to be obtained by the seller at the time of sale and should be in the following form: "I hereby certify that the goods shown on this invoice will be used exclusively for farming". Date _____ Signature _____	Retail Sales Tax Br. 115 - 401 York Ave. Winnipeg, Manitoba R3C 0P8 (204) 945-6444 Toll-Free No. 1-800-782-0318 Circulars on the applicability of the Act to farmers are available at the above office.
7. Careerstart '89	Wage assistance available to: Community non-profit services - \$4.70/hour (plus 10% for employee benefits) and Business and Institutional Services - \$2.35/hour for a period of 640 hours during the period of May 1 to Sept. 17, 1989.	A Manitoba employer must provide a new job for a student or unemployed youth for a minimum of 210 hours. The employee must not start work prior to approval. Applications will be accepted until March 23, 1989.	Employment Services Office 114 Garry Street Winnipeg, Manitoba R3C 1G1 (204) 945-0901 or 945-0902 or district offices.
8. Western Grain Stabilization Act - to provide improved income stability for grain farmers in western Canada by assuring a minimum aggregate cash flow level from eligible grain sales.	Stabilizing cash income to ensure that net cash flow from grains in year under review does not fall below average from previous 5-year period. The individual payout benefit is based upon a comparison of a participant's 3-year total of levy contributions to the total of all levy contributions paid by all participants in the last 3 years extended by total W.G.S.A. payment. A producer that contributed the maximum yearly levy since the onset of the program on Jan. 1, 1976 would have received \$83,901 in benefits while contributing levies of \$11,325 or 7.40 to 1 return.	Farmer who is actual C.W.B. permit book holder. A farming couple or partnership with more than \$60,000 in eligible crop sales may, under statutory declaration, apply for multiple participation in the program. Amendments passed to program: 1) Special crops added for coverage. 2) Levy rate adjusted to increase program funding. 3) Allow producers to enter or rejoin at a more favourable level of benefits.	Western Grain Stabilization Administration 935 - 303 Main Street Winnipeg, Manitoba R3C 3H5 (204) 983-3384

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>										
9. Special Canadian Grain Program - subsidy payment for grain, oilseed, special crop and honey producers to offset the effect of low world market prices. Expired - Program was applicable, on a one-year basis only, to the 1987 (and previously 1986) crops.	Total subsidy program - \$1.1 billion. Payments were calculated by multiplying the number of acres of each eligible crop seeded in 1987 by the regional average yield for each crop, and by the assistance rate for each crop. The rate of payment per summerfallow acre was calculated as 1/3 of the average payment per seeded acre in each risk area. All provincially licensed irrigators producing eligible crops, except those who "backflood" were eligible for an additional benefit through the use of adjusted yields to account for the higher productivity. Producers of eligible crops on PFRA irrigation projects were also eligible. Payments for honey producers were calculated by multiplying number of hives managed in 1987 (less 25) by the average provincial production from 1981-1986, and by the assistance rate of \$0.06/lb.	Must have submitted an application on the appropriate application form, postmarked no later than March 16, 1988. First installment payments covering about 75% of the total payment were issued to producers prior to March 31, 1988. The second payment was issued by June 30 using the individually submitted applications. Payment maximum was \$25,000 per producer. In farm partnerships or corporations, the maximum payment of \$25,000 was extended to each producer.	Producers with questions may call: Agriculture Canada 1-800-267-6343 between 7 a.m. and 7 p.m. EST.										
10. Manitoba Education Tax Reduction Program for Farmers - to assist farm operators by reducing school taxes payable on farm land.	Owners of farm land automatically receive a 25% reduction off their school taxes for 1988. The reduction is made at your RM office and you pay the adjusted amount. A rebate is issued if the unadjusted tax bill was paid. Crown land lessees receive a 25% rebate based on school taxes deemed to be payable on this land. A maximum reduction/rebate may be instituted.	Available to owners of farm land including individuals, husbands and wives - <u>if</u> they each own land - as well as corporations, retired farmers and widows. Crown land lessees also benefit from the reduction. The program is not available on land owned by financial institutions.	Manitoba Tax Assistance Office 309 - 401 York Ave. Winnipeg, Manitoba R3C 0P8 (204) 945-1439 or Toll-Free: 1-800-782-0103 or your local Rural Municipal Office.										
11. Tax Deferral for Drought-Induced Sales of Breeding Livestock Herds - to allow farmers who are forced to sell their breeding herds due to drought conditions to defer a portion of the proceeds of sale of these animals to the following year.	The amount of proceeds deferred depends upon the percent reduction in the breeding herd as follows: <table><tr><th>Herd</th><th>Percent</th></tr><tr><td><u>Reduction</u></td><td><u>Deferred</u></td></tr><tr><td>under 15%</td><td>0%</td></tr><tr><td>15-29.9%</td><td>30%</td></tr><tr><td>over 30%</td><td>90%</td></tr></table> To calculate the total tax deferral, determine the deferral for each portion of the herd reduction and add them together.	Herd	Percent	<u>Reduction</u>	<u>Deferred</u>	under 15%	0%	15-29.9%	30%	over 30%	90%	The tax deferral applies to sales of breeding animals in a tax year in regions designated as suffering from drought conditions in that year. Manitoba has been designated as a drought region in 1988. Breeding animals include PMU horses, cattle, bison, goats and sheep over 12 months of age. For cattle, the number of heifers in the herd cannot exceed 50% of the cows in the herd.	Revenue Canada Taxation 391 York Avenue Winnipeg, Manitoba R3C 0P5 or (204) 983-6350
Herd	Percent												
<u>Reduction</u>	<u>Deferred</u>												
under 15%	0%												
15-29.9%	30%												
over 30%	90%												

<u>Program</u>	<u>Type of Assistance</u>	<u>Conditions</u>	<u>Contact</u>
12. Canadian Crop Drought Assistance Program - to provide special assistance above that provided by crop insurance for farmers experiencing income losses from drought in 1988.	Crop drought payments are to be made on a crop-specific, amount per acre basis to farmers in designated drought areas. Interim payments are to be issued to farmers in severe and moderate drought areas. Final payments will be issued in July for all three categories of drought areas (including those least affected).	Farmers in designated drought areas of Manitoba were mailed applications in mid-February. Farmers who believe they are eligible but haven't received an application can call the toll-free line to receive their application. Applications should be returned by April 1 in order to receive assistance.	Canadian Crop Drought Assistance Program Administration 1-800-267-6343